

## Complaints Handling Policy Naga Pay UK LTD

### TO START WITH

The Naga Pay account and Visa debit card is an e-money service provided by Contis Financial Services Limited. Naga Pay UK LTD may transfer funds from a Naga Pay wallet you hold directly with them to cover the value of transactions you make using your Visa debit card.

If you do need to raise a complaint, please get in touch with the Complaints Department of NAGA PAY UK LTD in writing:

- Email: [complaints@nagapay.com](mailto:complaints@nagapay.com)
- Contact number: +49 40 7430 460 9

When submitting a complaint, please provide us with the following information:

- 1) Full Name
- 2) Full address
- 3) Account number (if applicable)
- 4) Reason for your complaint
- 5) Desired outcome for your complaint
- 6) Any support evidence you may have

### LET'S FIND OUT WHAT WENT WRONG

If we can't resolve your complaint within 3 working days, or your complaint is of a more serious nature, we will assign a suitable member of staff to investigate your complaint. We will write to you within 5 days of receiving your complaint to confirm receipt and that we are investigating your concerns.

Once all information is received, we will then investigate your complaint, and will write to you within 15 working days to set out our assessment of the situation.

### STILL NOT HAPPY?

If our complaints procedure has been exhausted and you are still unhappy, you may contact The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The Financial Ombudsman Service is an independent and impartial service that looks to settle disputes between financial services firms and their customers. You can contact the FOS by telephoning 0300 123 9123 or 0800 023 4567 from outside the UK.

Please note you must log your complaint with the Financial Ombudsman within six months from the date of your final response letter.

### FREQUENTLY ASKED QUESTIONS

*How long will it take for you to contact me?*

We will aim to resolve your complaint within 3 working days. However, if this is not possible, we will advise you of the progress that has been made and the steps we are taking to resolve the issue.

You will receive an email or letter from us within 5 working days acknowledging your complaint and outlining our understanding of it.

*What happens once I have made my complaint?*

Following an acknowledgement letter being sent, your complaint will be assigned to an appropriate member of staff who will investigate the issue and provide you with an evaluation of the complaint and how we propose to deal with the matter. We may request further information from you during our investigation.

*When can I expect an update on my complaint?*

We will make every possible effort to address all points of your complaint by email. We will respond within 15 business days upon receiving the complaint. If a full response cannot be provided within these timeframes, we will send a holding reply with a full response to follow within 35 business days.

*Can I request a quicker reply?*

Yes, you can request a quicker reply, however, this is not always possible. We will always attempt to respond as quickly as we can to an issue raised.

You can also raise a complaint to Solaris directly by emailing [customer.complaints@solarisgroup.co.uk](mailto:customer.complaints@solarisgroup.co.uk), ensuring that you provide all the information as detailed above. You can also write to us at Solaris, Navigation House, Belmont Wharf, Skipton, North Yorkshire, BD23 1RL